

GUARANTY CAPITAL CORPORATION

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$491	\$536	9.0%		
Loans	\$339	\$355	4.6%		
Construction & development	\$25	\$21	-17.9%		
Closed-end 1-4 family residential	\$69	\$75	8.7%		
Home equity	\$6	\$5	-12.2%		
Credit card	\$1	\$1	5.2%		
Other consumer	\$16	\$8	-49.6%		
Commercial & Industrial	\$59	\$66	12.7%		
Commercial real estate	\$104	\$104	-0.2%		
Unused commitments	\$35	\$59	67.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$19	123.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$86	\$97	12.8%		
Cash & balances due	\$24	\$36	51.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$439	\$479	9.1%		
Deposits	\$420	\$453	7.7%		
Total other borrowings	\$16	\$23	48.4%		
FHLB advances	\$14	\$22	53.6%		
Equity					
Equity capital at quarter end	\$52	\$56	8.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	11.2%	--		
Tier 1 risk based capital ratio	13.5%	13.7%	--		
Total risk based capital ratio	14.8%	15.0%	--		
Return on equity ¹	-0.5%	16.3%	--		
Return on assets ¹	-0.1%	1.7%	--		
Net interest margin ¹	4.5%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	81.8%	140.4%	--		
Loss provision to net charge-offs (qtr)	57.5%	-6716.7%	--		
Net charge-offs to average loans and leases ¹	2.5%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.6%	1.8%	1.4%	0.4%	--
Closed-end 1-4 family residential	1.1%	2.3%	0.3%	0.2%	--
Home equity	0.4%	0.0%	0.0%	0.0%	--
Credit card	6.7%	5.3%	0.9%	0.3%	--
Other consumer	0.9%	1.6%	0.4%	0.4%	--
Commercial & Industrial	1.7%	0.3%	1.2%	0.1%	--
Commercial real estate	1.4%	0.3%	0.3%	0.0%	--
Total loans	2.1%	1.3%	0.7%	0.1%	--